

Table I.F.1(2014) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2014

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	83.9%	77.5%	80.4%	83.2%	81.3%	85.8%	80.8%	84.4%
Industry group **								
Agric., fish., forest.	85.4%	88.1%	84.9%	87.3%	89.9%	81.9%	87.7%	84.5%
Mining and manufacturing	85.6%	69.8%	83.3%	81.9%	82.4%	88.8%	77.7%	86.5%
Construction	84.9%	79.1%	80.6%	86.8%	86.0%	89.6%	80.6%	88.4%
Utilities and transp.	89.0%	77.2%	92.9%	89.9%	82.5%	90.4%	87.7%	89.1%
Wholesale trade	82.8%	81.3%	73.7%	83.1%	76.5%	88.4%	81.0%	83.4%
Fin. svcs. and real estate	89.9%	81.8%	79.2%	90.2%	79.2%	93.4%	83.1%	90.7%
Retail trade	91.4%	72.7%	74.3%	85.6%	90.0%	95.6%	80.1%	93.4%
Professional services	79.5%	78.2%	82.8%	81.5%	83.2%	77.7%	82.1%	79.1%
Other services	79.3%	75.5%	79.3%	78.5%	72.8%	82.1%	78.3%	79.6%
Ownership								
For profit, incorporated	86.4%	77.4%	81.5%	84.4%	82.2%	89.4%	81.4%	87.4%
For profit, unincorporated	83.1%	78.9%	79.9%	87.5%	80.7%	84.5%	82.2%	83.4%
Nonprofit	73.8%	75.4%	73.4%	73.6%	79.5%	71.2%	75.1%	73.7%
Age of firm								
Less than 5 years	77.4%	82.9%	85.5%	90.0%	78.9%	42.4%*	86.9%	70.8%
5-9 years	79.3%	78.9%	80.9%	81.6%	73.7%	85.5%	80.6%	78.1%
10-19 years	82.2%	77.1%	77.5%	83.6%	82.9%	85.7%	79.5%	83.7%
20 or more years	84.7%	75.6%	81.0%	82.6%	81.8%	86.3%	80.6%	85.1%
Multi/single status								
2 or more locations	85.3%	70.6%	82.9%	84.3%	80.7%	86.4%	84.9%	85.3%
1 location only	80.5%	77.6%	80.2%	82.9%	82.2%	67.8%	80.4%	80.5%
Percent full-time employees								
Less than 25%	80.6%	67.4%	72.2%	75.6%	78.3%	85.7%	71.4%	82.9%
25-49 %	81.4%	75.4%	72.4%	82.4%	69.4%	86.5%	76.5%	82.3%
50-74 %	86.5%	77.7%	74.1%	83.1%	84.7%	89.0%	79.4%	87.7%
75% or more	83.6%	77.9%	81.5%	83.4%	81.5%	85.2%	81.4%	84.1%
Union presence								
No union employees	85.6%	77.9%	81.4%	84.4%	83.8%	89.5%	81.9%	86.7%
Has union employees	79.3%	64.8%	64.4%	71.1%	67.1%	82.7%	66.2%	80.0%
Unknown	82.3%	--	--	--	80.9%	82.4%	54.6%*	82.4%
Percent low-wage employees								
50% or more low-wage	86.2%	77.0%	80.7%	83.5%	82.1%	88.8%	79.7%	87.1%
Less than 50% low-wage	83.5%	77.6%	80.4%	83.2%	81.2%	85.3%	81.0%	84.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.1(2014) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2014

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.47%	1.15%	1.39%	1.05%	1.11%	0.66%	0.78%	0.53%
Industry group **								
Agric., fish., forest.	6.51%	4.74%	10.43%	11.95%	7.53%	14.29%	4.94%	9.04%
Mining and manufacturing	1.19%	5.35%	3.85%	2.98%	2.72%	1.50%	2.90%	1.28%
Construction	2.04%	3.35%	4.14%	3.64%	5.59%	3.33%	2.72%	2.94%
Utilities and transp.	1.57%	7.46%	4.42%	4.13%	5.51%	1.74%	3.59%	1.70%
Wholesale trade	1.84%	4.30%	5.50%	3.30%	5.06%	2.42%	2.65%	2.27%
Fin. svcs. and real estate	0.92%	3.37%	4.60%	2.89%	3.00%	0.95%	2.33%	0.98%
Retail trade	0.87%	4.55%	6.55%	3.39%	2.71%	0.72%	2.99%	0.84%
Professional services	0.96%	1.93%	2.36%	1.96%	1.71%	1.45%	1.29%	1.10%
Other services	1.38%	2.77%	2.88%	2.90%	3.34%	2.08%	1.79%	1.66%
Ownership								
For profit, incorporated	0.51%	1.40%	1.61%	1.24%	1.39%	0.67%	0.94%	0.58%
For profit, unincorporated	1.39%	2.51%	3.60%	2.60%	3.62%	2.08%	1.74%	1.77%
Nonprofit	1.40%	3.68%	4.41%	3.06%	2.14%	2.14%	2.52%	1.53%
Age of firm								
Less than 5 years	4.04%	3.23%	3.95%	2.69%	4.67%	14.25%*	1.99%	6.33%
5-9 years	2.26%	2.93%	3.76%	3.23%	6.19%	5.43%	2.06%	3.83%
10-19 years	1.22%	2.28%	2.86%	2.07%	2.77%	2.49%	1.57%	1.69%
20 or more years	0.51%	1.75%	1.92%	1.45%	1.25%	0.64%	1.15%	0.55%
Multi/single status								
2 or more locations	0.55%	11.20%	4.09%	1.96%	1.39%	0.63%	2.03%	0.56%
1 location only	0.86%	1.16%	1.47%	1.25%	1.82%	7.25%	0.84%	1.47%
Percent full-time employees								
Less than 25%	2.10%	6.87%	8.32%	5.30%	4.66%	2.99%	4.07%	2.41%
25-49 %	1.88%	5.27%	5.61%	3.60%	5.73%	2.37%	2.99%	2.17%
50-74 %	1.04%	2.77%	4.21%	2.93%	2.67%	1.33%	2.05%	1.16%
75% or more	0.54%	1.34%	1.53%	1.18%	1.24%	0.78%	0.89%	0.62%
Union presence								
No union employees	0.50%	1.15%	1.38%	1.04%	1.01%	0.86%	0.76%	0.60%
Has union employees	1.37%	9.18%	7.85%	5.23%	4.44%	1.44%	5.07%	1.41%
Unknown	1.33%	--	--	--	7.07%	1.35%	17.17%*	1.33%
Percent low-wage employees								
50% or more low-wage	0.92%	3.09%	3.90%	3.17%	2.23%	1.15%	2.17%	1.00%
Less than 50% low-wage	0.52%	1.25%	1.47%	1.12%	1.23%	0.75%	0.84%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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